

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JUAN E DELGADO
ANA MARIA DELGADO
Debtor(s)

Case No. 09-12023

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/04/2009.
- 2) The plan was confirmed on 06/18/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/23/2009.
- 5) The case was dismissed on 02/25/2010.
- 6) Number of months from filing to last payment: 9.
- 7) Number of months case was pending: 13.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$42,400.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,070.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$6,070.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,274.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$333.70
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,607.70**

Attorney fees paid and disclosed by debtor: \$2,226.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALL DATA	Unsecured	1,400.00	NA	NA	0.00	0.00
ALLSTATE INSURANCE CO	Unsecured	44.89	NA	NA	0.00	0.00
AMERICAS SERVICING CO	Secured	30,847.25	30,847.25	30,847.25	1,210.97	0.00
AMERICAS SERVICING CO	Secured	2,702.72	2,702.72	2,702.72	0.00	0.00
AMERICAS SERVICING CO	Secured	0.00	0.00	0.00	0.00	0.00
AMERICAS SERVICING CO	Secured	0.00	0.00	0.00	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	NA	355.65	355.65	0.00	0.00
ASSOCIATED CREDIT SERVICES	Unsecured	936.13	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	2,138.83	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	2,177.83	2,177.83	2,177.83	0.00	0.00
BECKET & LEE LLP	Unsecured	2,984.83	2,984.83	2,984.83	0.00	0.00
BENNETT & DELONEY	Unsecured	529.76	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	329.20	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	437.26	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	35.00	NA	NA	0.00	0.00
CITY OF ELGIN	Unsecured	252.00	327.03	327.03	0.00	0.00
CLAIMS ACCOUNTING	Unsecured	377.00	NA	NA	0.00	0.00
COMMERICAL RECOVERY CORP	Unsecured	240.28	NA	NA	0.00	0.00
DS WATERS	Unsecured	175.65	NA	NA	0.00	0.00
DUNDEE ANIMAL HOSPITAL	Unsecured	1,692.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,436.88	1,947.95	1,947.95	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	428.19	1,038.61	1,038.61	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	422.14	780.91	780.91	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	348.45	444.48	444.48	0.00	0.00
FIRST REVENUE ASSURANCE	Unsecured	209.00	NA	NA	0.00	0.00
FREEDMAN ANSELMO LINDBERG RA	Unsecured	0.00	NA	NA	0.00	0.00
GC SERVICES	Unsecured	413.75	NA	NA	0.00	0.00
GMAC PAYMENT CENTER	Unsecured	6,805.99	NA	NA	0.00	0.00
GMAC PAYMENT CENTER	Unsecured	6,805.99	NA	NA	0.00	0.00
GREGORY M KARR	Unsecured	1,647.79	NA	NA	0.00	0.00
HOMEQ EQUITY SERVICING CORP	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HSBC	Unsecured	2,656.91	NA	NA	0.00	0.00
HSBC	Unsecured	1,158.00	NA	NA	0.00	0.00
HSBC	Unsecured	1,333.00	NA	NA	0.00	0.00
HSBC MORTGAGE SERVICES INC	Unsecured	0.00	41,094.72	41,094.72	0.00	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	268.80	1,547.00	1,547.00	0.00	0.00
ILLINOIS DEPT REVENUE	Priority	2,455.34	8,104.30	8,104.30	0.00	0.00
ILLINOIS DEPT REVENUE	Unsecured	262.34	4,537.99	4,537.99	0.00	0.00
ILLINOIS DEPT REVENUE	Unsecured	NA	587.38	587.38	0.00	0.00
INNOVATIVE	Unsecured	295.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	19.19	19.19	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,660.34	2,660.34	2,660.34	153.71	0.00
LEADING EDGE RECOVERY SOLUTIO	Unsecured	819.08	NA	NA	0.00	0.00
LEE AUTO PARTS INC	Unsecured	5,461.32	5,536.66	5,536.66	0.00	0.00
MEDICAL RECOVERY SPECIALISTS	Unsecured	14,353.10	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	805.87	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	750.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	2,092.33	1,082.27	1,082.27	0.00	0.00
NICOR GAS	Unsecured	150.00	NA	NA	0.00	0.00
NSF	Unsecured	535.00	NA	NA	0.00	0.00
NUVELL CREDIT COMPANY LLC	Secured	8,257.33	201.50	201.50	201.50	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,905.19	1,979.02	1,979.02	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,395.00	1,521.31	1,521.31	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,765.12	3,765.12	3,765.12	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,129.07	1,158.68	1,158.68	0.00	0.00
PRO CONSULTING SERVICES INC	Unsecured	813.24	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,765.00	NA	NA	0.00	0.00
RMS	Unsecured	196.84	NA	NA	0.00	0.00
RPSI	Unsecured	250.00	NA	NA	0.00	0.00
SEARS BKRUPTCY RCVRY MGMT SV	Unsecured	252.00	NA	NA	0.00	0.00
SHERMAN HOSPITAL	Unsecured	648.86	NA	NA	0.00	0.00
SNAP ON CREDIT	Unsecured	17,456.59	16,832.30	16,832.30	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	12,819.09	12,819.09	12,819.09	2,296.88	599.24
VERIZON WIRELESS	Unsecured	619.00	NA	NA	0.00	0.00
ZURICH/UNIVERSAL UNDERWRITER	Unsecured	1,115.88	912.69	912.69	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$33,549.97	\$1,210.97	\$0.00
Debt Secured by Vehicle	\$13,020.59	\$2,498.38	\$599.24
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$46,570.56	\$3,709.35	\$599.24
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$10,764.64	\$153.71	\$0.00
TOTAL PRIORITY:	\$10,764.64	\$153.71	\$0.00
GENERAL UNSECURED PAYMENTS:	\$90,631.62	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$1,607.70</u>	
Disbursements to Creditors	<u>\$4,462.30</u>	
TOTAL DISBURSEMENTS :		<u>\$6,070.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/03/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.